HOUSING MARKET INFORMATION

RENTAL MARKET REPORT

Nova Scotia Highlights*

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fall 2010

Figure 1

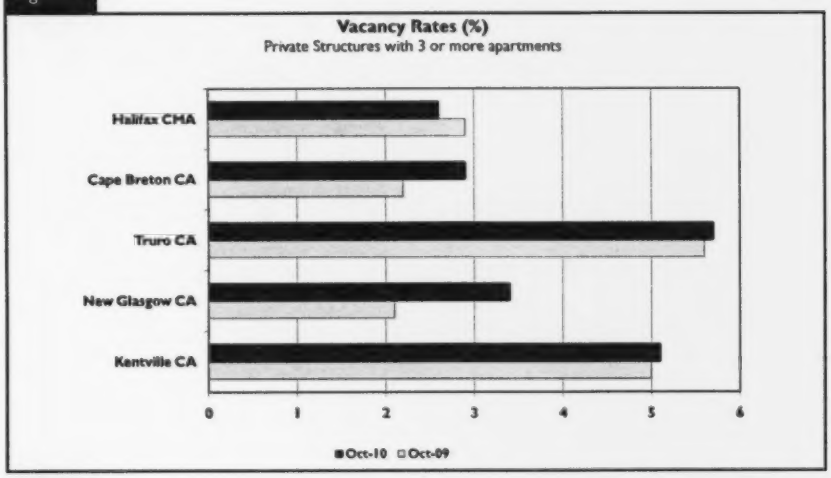
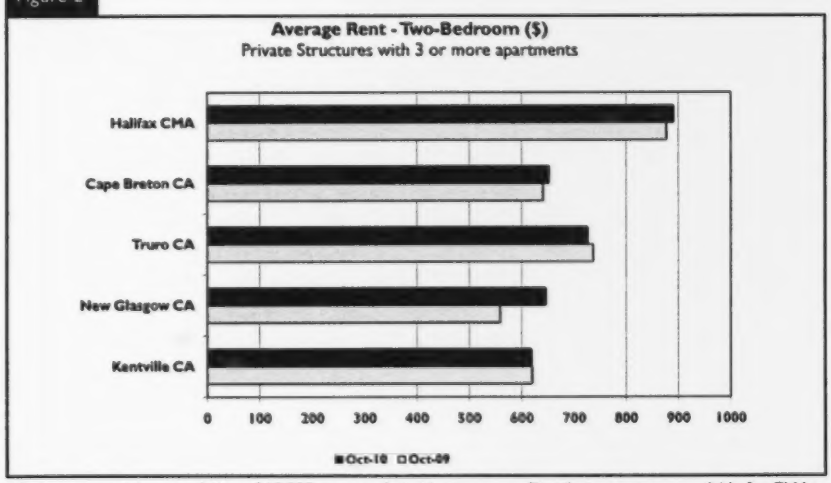


Figure 2



*Only centres with a population of 10,000 + are included in the survey. Detailed reports are available for CMAs.

Vacancy Rate Declines in Nova Scotia

- The overall vacancy rate in Nova Scotia's urban centres declined from 3.1 per cent to 2.9 per cent in October 2010.
- Vacancy rates declined in all bedroom types with the exception of one-bedroom units.
- Halifax CMA recorded a vacancy rate of 2.6 per cent in October 2010, down from 2.9 per cent a year ago.
- The average vacancy rate for a two-bedroom apartment in Nova Scotia was 3.2 per cent and the average rent was $851.
- The overall average rent in the province increased 3.1 per cent in October (based on structures common to both the 2009 and 2010 surveys).

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Overview

The overall vacancy rate in urban centres across Nova Scotia declined from 3.1 per cent in October 2009 to 2.9 per cent in October 2010. For the same period, the average rent in the province increased 3.1 per cent based on structures common to both the 2009 and 2010 surveys.

A variety of factors have impacted the rental market in the past year. Though both provincial employment and wages remain near historical highs, employment growth in the province was moderate in 2010 and driven by gains in part-time employment. Provincial wages posted only modest real wage growth. The resulting impact was steady demand for rental units, as renters tended to remain in rental accommodations and were less likely to move into homeownership.

Migration to Nova Scotia slowed in the first quarter of the year but increased sharply in the second quarter. In-migration patterns, primarily from immigration, contributed to increased demand for rental units as many new migrants tend to seek rental accommodations as their first residence in a new province or city.

On the supply side, a reduction in new apartment construction in both 2008 and 2009 resulted in fewer completions and less new rental supply being added to the market in 2009 compared to recent years. The ten-year average of provincial rental apartment starts is 807. Starts in 2008 and 2009 were below the average at 637 and 695 units, respectively. As a result, completions slowed to 857 in 2009 and are anticipated to be lower in 2010.

Fewer apartment completions combined with increasing demand for rental units resulted in downward pressure on vacancy rates in 2010.

Vacancy Rate Trends

Vacancy rate changes in Nova Scotia varied in 2010. The Halifax CMA, which accounts for 84 per cent of the total provincial rental universe (40,116 of 47,580 rental units), recorded a decline in private apartment vacancy rates from 2.9 per cent last year to 2.6 per cent in 2010. Cape Breton and New Glasgow both recorded increases in vacancies as rates increased from 2.2 per cent to 2.9 per cent and 2.1 to 3.4 per cent, respectively.

In Truro, the second largest rental universe, the vacancy rate was 5.7 per cent – a slight increase over last year. In Kentville, vacancy rates recorded little change compared to 2009 with rates increasing to 5.1 per cent.

More than half of all rental units in Nova Scotia are two-bedroom units. This type of unit recorded the highest vacancy rate in the province at 3.2 per cent. One-bedroom units encompass over one-third of the provincial rental universe and reported a below average vacancy rate of 2.6 per cent. Bachelor-style units represent less than six per cent of the rental market and recorded a decline in vacancies as the rate decreased from 3.1 in October 2009 to 2.7 per cent this year.

Average Rents

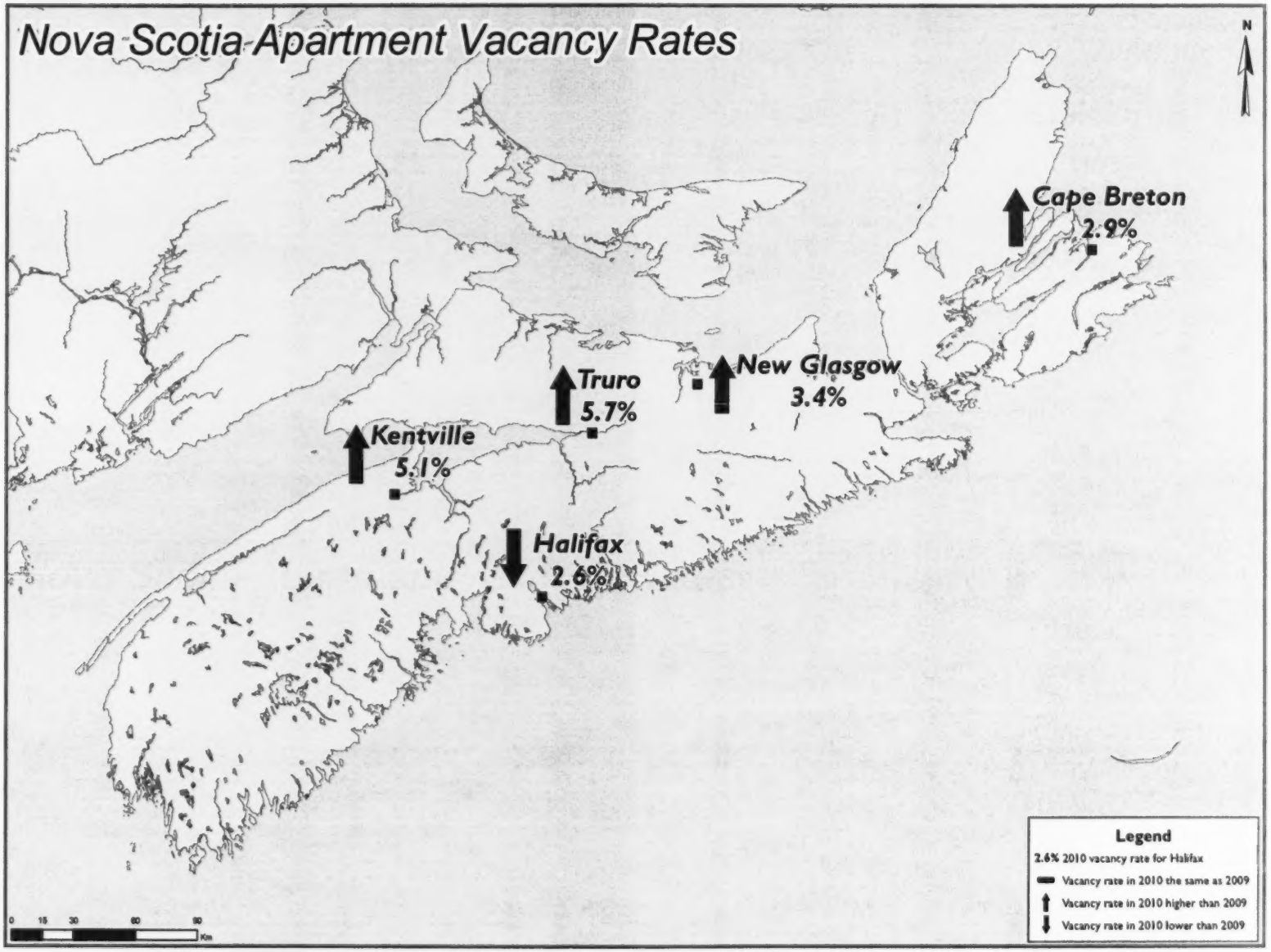
The overall average rent in the province was $807 in October 2010 with the average rent for a two-bedroom apartment at $851. Halifax recorded the highest average two-bedroom rent of $891, followed by Truro at $726 and Cape Breton at $652. The average two-bedroom rent in New Glasgow was $646 per month.

The average rent in Nova Scotia increased in 2010. Based on structures common to both the 2010 and 2009 surveys, the average rent increased by 3.1 per cent this year, ahead of the 2.8 per cent increase recorded last year. The provincial increase was driven primarily by a 3.0 per cent average rent increase in the Halifax CMA. In Cape Breton, the average rent increased 2.5 per cent while Truro recorded the smallest rent increase of 1.2 per cent.

Availability Rates

Availability rates in Nova Scotia increased in October 2010 to 3.6 per cent from 3.4 per cent last year. A unit is considered available if the existing tenant has given or received notice to vacate the unit and a new tenant has not yet signed a lease; or the unit is vacant.

The largest increase in availability rates was recorded in one-bedroom units where the rate increased to 3.5 per cent from 3.1 per cent last year. Two-bedroom units recorded a slight increase in the availability rate to 3.8 per cent in October 2010 from 3.7 per cent last year.


Nova Scotia Apartment Vacancy Rates
N
Cape Breton
2.9%
New Glasgow
3.4%
Truro
5.7%
Kentville
5.1%
Halifax
2.6%
Legend
2.6% 2010 vacancy rate for Halifax
Vacancy rate in 2010 the same as 2009
Vacancy rate in 2010 higher than 2009
Vacancy rate in 2010 lower than 2009
0 15 30 60 90
Km

1.1.1 Private Apartment Vacancy Rates (%) by Bedroom Type Nova Scotia

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10
Halifax CMA	2.5 b	2.3 a	2.4 a	2.3 a	3.3 a	2.9 a	2.7 a	2.1 a	2.9 a	2.6 a
Cape Breton CA	5.3 c	2.8 c	3.9 b	4.3 b	1.1 a	2.6 a	1.9 c	1.5 b	2.2 a	2.9 a
Sydney City	5.5 c	3.1 d	3.9 c	3.9 c	1.2 a	2.5 a	2.3 c	0.9 a	2.3 a	2.8 a
Remainder	**	0.0 a	3.7 d	5.1 b	1.0 a	2.6 b	**	5.0 a	1.8 b	3.4 b
Kentville CA	**	8.9 c	3.7 d	6.0 c	4.8 b	4.3 b	**	**	5.0 b	5.1 b
Kings, Subd. A SC	n/u	n/s	**	**	1.3 a	0.0 d	**	**	2.0 b	1.0 d
New Glasgow CA	4.7 c	3.3 d	3.7 b	5.5 b	1.1 a	2.5 a	0.0 c	**	2.1 a	3.4 a
Truro CA	**	**	5.8 b	4.7 c	5.5 b	6.2 a	4.7 d	0.0 c	5.6 a	5.7 a
Nova Scotia 10,000+	**3.1 b**	**2.7 a**	**2.6 a**	**2.6 a**	**3.4 a**	**3.2 a**	**2.7 a**	**2.2 a**	**3.1 a**	**2.9 a**

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable
Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.2 Private Apartment Average Rents ($) by Bedroom Type Nova Scotia

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10
Halifax CMA	638 a	632 a	710 a	732 a	877 a	891 a	1,091 a	1,146 a	817 a	836 a
Cape Breton CA	479 a	485 a	523 a	542 a	641 a	652 a	751 a	857 a	607 a	625 a
Sydney City	481 a	488 a	544 a	565 a	655 a	670 a	765 a	889 a	621 a	643 a
Remainder	**	442 b	476 a	488 a	602 a	608 a	665 b	688 b	564 a	576 a
Kentville CA	473 b	471 a	536 b	524 a	620 a	619 a	659 b	769 a	593 a	593 a
Kings, Subd. A SC	n/u	n/s	515 a	550 b	569 a	603 a	**	**	585 a	615 a
New Glasgow CA	394 a	451 c	478 a	561 a	559 a	646 a	621 b	681 c	531 a	611 a
Truro CA	449 a	464 a	559 a	558 a	737 a	726 a	754 b	782 b	681 a	670 a
Nova Scotia 10,000+	**617 a**	**612 a**	**692 a**	**713 a**	**838 a**	**851 a**	**1,056 a**	**1,116 a**	**789 a**	**807 a**

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
a - Excellent ($0 \leq cv \leq 2.5$), b- Very good ($2.5 < cv \leq 5$), c - Good ($5 < cv \leq 7.5$), d - Fair (Use with Caution) ($7.5 < cv \leq 10$)
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Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.3 Number of Private Apartment Units Vacant and Universe in October 2010 by Bedroom Type
Nova Scotia

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total
Halifax CMA	56 a	2,399	341 a	15,040	565 a	19,569	65 a	3,108	1,026 a	40,116
Cape Breton CA	4 c	144	20 b	459	28 a	1,095	2 b	135	54 a	1,833
Sydney City	4 d	130	12 c	317	20 a	795	1 a	115	38 a	1,357
Remainder	0 a	13	7 b	142	8 b	300	1 a	20	16 b	476
Kentville CA	5 c	56	21 c	352	36 b	842	**	54	67 b	1,304
Kings, Subd. A SC	n/s	n/s	**	16	0 d	98	**	**	1 d	123
New Glasgow CA	3 d	90	18 b	321	18 a	728	**	33	40 a	1,172
Truro CA	**	88	34 c	736	105 a	1,690	0 c	81	147 a	2,595
Nova Scotia 10,000+	**75 a**	**2,790**	**445 a**	**17,049**	**768 a**	**24,296**	**74 a**	**3,445**	**1,362 a**	**47,580**

The following letter codes are used to indicate the reliability of the estimates:
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** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable
Please click Methodology or Data Reliability Tables Appendix link for more details

1.1.4 Private Apartment Availability Rates (%) by Bedroom Type
Nova Scotia

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10
Halifax CMA	2.8 b	3.2 b	2.8 a	3.1 a	3.7 a	3.7 a	2.8 a	2.4 a	3.2 a	3.3 a
Cape Breton CA	5.3 c	5.0 c	3.9 a	4.3 b	1.3 a	2.6 a	1.9 c	1.5 b	2.3 a	3.1 b
Sydney City	5.5 c	5.5 c	3.9 c	3.9 c	1.3 a	2.5 a	2.3 c	0.9 a	2.4 a	3.0 b
Remainder	**	0.0 a	3.7 d	5.1 b	1.3 a	2.6 b	**	5.0 c	2.0 b	3.4 b
Kentville CA	**	8.9 c	5.3 c	7.7 b	5.0 b	4.4 b	**	**	5.5 b	5.7 b
Kings, Subd. A SC	n/u	n/s	**	**	6.2 a	0.0 d	**	**	9.4 a	1.0 d
New Glasgow CA	4.7 c	3.3 c	3.7 b	5.5 b	1.1 a	2.8 a	0.0 c	**	2.1 a	3.6 a
Truro CA	**	**	6.0 b	6.0 b	5.5 b	6.6 a	4.7 d	0.0 c	5.6 a	6.3 a
Nova Scotia 10,000+	**3.4 b**	**3.6 b**	**3.1 a**	**3.5 a**	**3.7 a**	**3.8 a**	**2.9 a**	**2.5 a**	**3.4 a**	**3.8 a**

The following letter codes are used to indicate the reliability of the estimates:
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** Data suppressed to protect confidentiality or data not statistically reliable.
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1.1.5 Private Apartment Estimate of Percentage Change (%) of Average Rent[1] by Bedroom Type
Nova Scotia

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08 to Oct-09	Oct-09 to Oct-10	Oct-08 to Oct-09	Oct-09 to Oct-10	Oct-08 to Oct-09	Oct-09 to Oct-10	Oct-08 to Oct-09	Oct-09 to Oct-10	Oct-08 to Oct-09	Oct-09 to Oct-10
Halifax CMA	2.7 a	2.7 a	2.6 a	3.5 a	2.8 a	2.9 a	3.1 c	2.7 a	2.8 a	3.0 a
Cape Breton CA	6.9 c	-7.4 c	6.0 c	++	4.5 b	1.9 b	4.3 d	6.7 c	3.6 c	2.5 a
Sydney City	7.5 c	-7.8 c	5.9 c	++	4.2 b	2.2 b	**	7.2 c	3.3 c	2.8 b
Remainder	**	**	**	++	5.2 d	1.3 a	**	4.5 d	4.4 d	1.6 c
Kentville CA	**	**	4.3 b	++	3.9 c	0.9 a	++	++	3.0 a	++
Kings, Subd. A SC	n/u	n/s	++	++	++	2.3 b	n/s	**	++	2.5 c
New Glasgow CA	**	++	++	**	++	**	**	**	++	**
Truro CA	**	**	1.7 c	0.8 d	1.6 b	1.9 a	++	++	1.8 b	1.2 a
Nova Scotia 10,000+	**3.0 b**	**2.4 a**	**2.6 a**	**3.3 a**	**2.8 a**	**3.0 a**	**3.0 c**	**2.7 a**	**2.8 a**	**3.1 a**

[1]The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0).
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable
Please click Methodology or Data Reliability Tables Appendix link for more details

5.1 Other Secondary Rented Unit[1] Average Rents ($) by Dwelling Type Nova Scotia - October 2010

	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10	Oct-09	Oct-10
Halifax CMA										
Single Detached	n/s	n/s	**	**	567 c	726 c	951 c	1,027 c	798 c	940 b
Semi detached, Row and Duplex	n/s	n/s	**	**	**	702 c	846 b	831 b	794 b	798 b
Other-Primarily Accessory Suites	n/s	n/s	**	692 d	773 d	840 c	**	1,336 d	766 c	844 c
Total	n/s	n/s	591 c	715 c	687 c	761 b	900 b	944 b	790 b	856 b

[1]Statistics for secondary rented units exclude apartments in purpose built rental structures with three rental units or more, condominium apartments, units in institutions, and any dwelling whose type could not be identified in the survey.

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):
a - Excellent ($0 \leq cv \leq 2.5$), b- Very good ($2.5 < cv \leq 5$), c - Good ($5 < cv \leq 7.5$), d - Fair (Use with Caution) ($7.5 < cv \leq 10$)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable
Please click Methodology or Data Reliability Tables Appendix link for more details

5.2 Estimated Number of Households in Other Secondary Rented Units[1] by Dwelling Type Nova Scotia - October 2010

	Estimated Number of Households in Other Secondary Rented Units[1]	
	Oct-09	Oct-10
Halifax CMA		
Single Detached	5,592 a	4,566 a
Semi detached, Row and Duplex	6,657 b	5,603 a
Other-Primarily Accessory Suites	3,490 b	3,415 b
Total	15,739 a	13,583 a

[1]Statistics for secondary rented units exclude apartments in purpose built rental structures with three rental units or more, condominium apartments, units in institutions, and any dwelling whose type could not be identified in the survey.

The following letter codes are used to indicate the reliability of the estimates:
a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)
** Data suppressed to protect confidentiality or data not statistically reliable.
n/u: No units exist in the universe for this category n/s: No units exist in the sample for this category n/a: Not applicable
Please click Methodology or Data Reliability Tables Appendix link for more details

TECHNICAL NOTE:

Difference between Percentage Change of Average Rents (Existing and New Structures) AND Percentage Change of Average Rents from Fixed Sample (Existing Structures Only):

Percentage Change of Average Rents (New and Existing Structures): The increase/decrease obtained from the calculation of percentage change of average rents between two years (example: $500 in the previous year vs. $550 in current survey represents an increase of 10 percent) is impacted by changes in the composition of the rental universe (e.g. the inclusion of newly built luxury rental buildings in the survey, rental units renovated/upgraded or changing tenants could put upward pressure on average rents in comparison to the previous year) as well as by the rent level movement (e.g. increase/decrease in the level of rents that landlords charge their tenants).

Percentage Change of Average Rents from Fixed Sample (Existing Structures Only): This is a measure that estimates the rent level movement. The estimate is based on structures that were common to the survey sample for both the previous year and the current October Rental Market Surveys. However, some composition effects still remain e.g. rental units renovated/upgraded or changing tenants because the survey does not collect data to such level of details.

METHODOLOGY FOR RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey** (RMS) every year in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data from sampled structures. Most RMS data contained in this publication refer to privately initiated apartment structures.

The survey is conducted by a combination of telephone interviews and site visits, and information is obtained from the owner, manager, or building superintendent. The survey is conducted during the first two weeks of April/October, and the results reflect market conditions at that time.

CMHC's Rental Market Survey provides a snapshot of vacancy and availability rates, and average rents in both new and existing structures. In October 2006, CMHC has introduced a new measure for the change in rent that is calculated based on existing structures only. This estimate is based on structures that were common to the survey sample the previous year and the current year of the Rental Market Survey. The change in rent in existing structures is an estimate of the change in rent that the landlords charge and removes compositional effects on the rent level movement due to new buildings, conversions, and survey sample rotation. The estimate of per cent change in rent is available in the Rental Market Report – Canada Highlights , Provincial Highlights, and the local Rental Market Reports. The rent levels in new and existing structures are also published. While the per cent change in rents in existing structures published in the reports are statistically significant, changes in rents that one might calculate based on rent levels in new and existing structures may or may not be statistically significant.

METHODOLOGY FOR SECONDARY RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts a survey of the **Secondary Rental Market** (SRMS) in September and October to estimate the relative strengths in the secondary rental market which is defined as those dwellings not covered by the regular RMS. CMHC has identified the following dwelling components to be included in SRMS:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e.. Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e.. one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure.

The SRMS has three components which are conducted in selected CMAs:

- A Household Rent Survey of all households to collect information about rents.
- A Condominium Apartment Rent Survey of households living in condominium apartments to collect information about rents.
- A Condominium Apartment Vacancy Survey of condominium apartment owners to collect vacancy information.

All three surveys are conducted by telephone interviews. For the condominium apartment vacancy survey, information is obtained from the owner, manager, or building superintendent and can be supplemented by site visits if no telephone contact is made. For the other two surveys, information is collected from an adult living in the household. All surveys are conducted in September and October, and the results reflect market conditions at that time.

CMHC publishes the number of units rented and vacancy rates for the condominium vacancy survey. For the condominium rent and household rent surveys, the average rent is published. A letter code representing the statistical reliability (i.e., the coefficient of variation (CV)) for each estimate is provided to indicate the data reliability. Rented condominium apartments were surveyed in the following CMAs: Vancouver, Victoria, Calgary, Edmonton, Regina, Saskatoon, Toronto, Ottawa, Montréal and Québec (NOTE: condo rent data was not collected for Regina and Saskatoon). Other secondary rental market units were surveyed in Abbotsford, Barrie, Calgary, Edmonton, Halifax, Montreal, Ottawa, Quebec, St. John's, Toronto, Regina, Saskatoon, Kelowna, Vancouver and Victoria.

DEFINITIONS

Availability: A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

Rent: The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.

It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.

Rental Apartment Structure: Any building containing three or more rental units, of which at least one unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.

Rental Row (Townhouse) Structure: Any building containing three or more rental units, all of which are ground oriented with vertical divisions. Owner-occupied units are not included in the rental building unit count. These row units in some centres are commonly referred to as townhouses.

Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Definitions of Census Areas referred to in this publication are as follows:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

All data presented in this publication is based on Statistics Canada's 2001 and 2006 Census area definitions.

Acknowledgement

The Rental Market Survey and the Secondary Rental Market Survey could not have been conducted without the cooperation of the rental property owners, managers, building superintendents and household members throughout Canada. CMHC acknowledges their hard work and assistance in providing timely and accurate information. As a result of their contribution, CMHC is able to provide information that benefits the entire housing industry.

Rental Affordability Indicator

Canada Mortgage and Housing Corporation has developed a new rental affordability indicator to gauge how affordable a rental market is for those households which rent within that market. The level of income required for a household to rent a median priced two-bedroom apartment, using 30 per cent of its income, is calculated. The three-year moving average of median income of renters' households in a centre is then divided by this required income. The resulting number is then multiplied by 100 to form the indicator. A value above 100 indicates that less than 30 per cent of the median income is required to rent a two-bedroom apartment, conversely, a value below 100 indicates that more than 30 per cent of the median income is required to rent the same unit. In general, as the indicator increases, the market becomes more affordable; as the indicator declines, the market becomes less affordable.

Median renter household income estimates used in the calculation of the rental affordability indicator are based on results of Statistics Canada's Survey of Labour and Income Dynamics. Results for this survey are available from 1994 to 2005. CMHC has developed forecasts of median renter household income since 2006.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

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